implemented within application or operating system code itself, to exchange information between processes. Consumer information typically takes the form of one or more sets of name-value pairs that represent consumer, and possibly product, factors and their associated values that are useful in calculating a product rate.

Please replace the paragraph on page 7, line 29 through page 8, line 10 with the following paragraph:

Rate information database **170** contains much of the information necessary to perform a rate calculation. This information is stored as database records, and includes: insurance rate formulae stored as logical and algebraic expressions, n-dimensional (*i.e.,* zero, one or more) tables of rating factors, miscellaneous numeric values; and any other information used to calculate insurance rates. When instructed to (for example, when first activated), database interface **140** loads rate information from rate information database **170** into cache **160**. Cache **160** is typically implemented in high capacity, volatile memory (*e.g.,* program memory) with appropriate program code to support caching, so that rate information is readily available to rate evaluation routine **150**, thereby enhancing rating performance. However, other caching schemes can be implemented as is well known to those having ordinary skill in the art.

Please replace the paragraph on page 9, lines 1-7 with the following paragraph:

A user begins the process by entering the product application through the first page of the product, 1-2-3 page **205** via a hyperlink **201** located on the home page of a web server operating on product server **100**, or via a hyperlink **202** from another web site, such as a web site belonging to a business partner, portal, or search engine. The first page **205** of the product typically explains the process to follow. The user begins the data entry process either by accessing an existing account on the system (**215**) or by creating a new account (**210**) and entering appropriate information about the user.

Please replace the paragraph on page 12, lines 16-31 with the following paragraph:

The operations performed to evaluate tokens in a product rate expression depend upon the types of tokens. Thus, if one of the tokens to be evaluated is an insurance rate